

FACTS

Why?

WHAT DOES CAROLINA PREMIER BANK DO WITH YOUR INFORMATION?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- **Social Security Number and credit history**
- **Account balances and payment history**
- **Account transactions and transaction history**

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share **customer's** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **customer's** personal information; the reasons **Carolina Premier Bank** chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Carolina Premier Bank share? | Can you limit this sharing? |
|---|-----------------------------------|-----------------------------|
| For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes- to offer our products or services to you | Yes | No |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates' everyday business purposes- Information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes- Information about your creditworthiness | Yes | No |
| For our affiliates to market to you | Yes | No |
| For non-affiliates to market to you | No | N/A |

Questions?

Call (704) 752-9292 or go to www.carolinapremierbank.com



| | |
|--|---|
| Who we are | |
| Who is providing this notice | Carolina Premier Bank 13024 Ballantyne Corporate Place, Suite 100, Charlotte NC 28277 (704) 752-9292 www.carolinapremierbank.com |
| What we do | |
| How does Carolina Premier Bank protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We maintain physical, electronic and procedural safeguards to protect this information |
| How does Carolina Premier Bank collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ apply for a loan or give us your contact information ▪ use your debit card or pay bills ▪ make a wire transfer or open an account ▪ pay bills or give us your income information |
| Why can't I limit all sharing? | Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes- information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| Definitions | |
| Affiliates | Companies related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>We may disclose information about you in the future to the following types of affiliates: Financial Service Providers, such as Insurance Agents</i> |
| Non-affiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Carolina Premier Bank does not share customer information with non-affiliates</i> |
| Joint Marketing | A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Carolina Premier Bank may engage in joint marketing with non-affiliated financial companies.</i> |
| Other important information | |